

**Overview of
Help-A-House Program
City of Goshen
2018**



www.lacasainc.net

**202 N. Cottage Ave. Goshen IN
574-533-4450**

What is Help-A-House?

Help-a-House is a program developed by LaCasa to help low to medium- income families repair or rehab big ticket items in their homes.

What are the benefits of Help-a-House?

A great benefit is that you have LaCasa working with you! Performing repairs in your home is a complicated task in itself, it is expensive and it does require a lot of effort to make sure things go as planned. By working with LaCasa you are able to relax and allow us utilize federal, state and local resources to their maximum potential for your benefit. H-a-H brings funding and helping hands from the Community to revitalize the City of Goshen.

Who can apply?

- Homeowners who reside and have resided in their homes for at least the last 12 months.
- Homeowners who live within the city limits of Goshen. You know your home is in the City if it has no more than a 4 digit address and it is connected to city water and sewer.
- Homeowners whose incomes are within the income limits specified by the program (see below for further detail)

What are the income limits?

The household must be within the 2018 income limits.

Below you'll see the 2017 limits. These are offered to you only as guidance to what we may expect to see once HUD updates the income limits early spring of 2018.

Medium Income Family	Single Person	Family of 2	Family of 3	Family of 4	Family of 5	Family of 6	Family of 7	Family of 8
	32,600	37,250	41,900	46,550	50,300	54,000	57,750	61,450

How does Help-a-House work?

Help-a-House Program is made possible thanks to the various sources of funding coming together for the purpose of repairing and/or rehabbing your home and your neighborhood. These sources may come from The City through their Community Development Block Grant Program, from volunteer labor, from Federal Home Loan Bank of Indianapolis and/or from YOU.

The City. Community Development Block Grant program

CDBG is a mortgage loan program that carries no interest rate and payment is due only when the homeowner sells or no longer resides in the house. This is called Deferred Payment Loan.

Volunteer Labor.

This source of funding comes in most cases around our annual Help-a-House day. If you have the opportunity of receiving H-a-H during the month of May, it is possible that a portion of your project will be sponsored by volunteers. This gives you the ability to either receive a bit more work on your home or offset the overall cost of the project and thus allowing us to help more families.

Federal Home Loan Bank of Indianapolis

Since 1990, FHLBI has helped many of low- to very low income families rehabilitate their homes. They provide grants for use in specific housing programs (such as Help-a-House) to improve and or rehabilitate neighborhoods. This funding is not always available, but LaCasa through its Neighborhood Revitalization Program constantly surveys the City to gather information and data to request these grants for our residents.

How much assistance can Help-a-House provide?

The total amount of money that can be approved for your project depends on several factors. It is important **first** to fill out an application and submit all the required documents for us to be able to accurately determine the feasibility of your project.

Some of the major components we'll have to review are:

- **Equity.** If you have accumulated equity in your home, you have a good opportunity of being approved.
- **Amount of Repairs.** LaCasa needs to see how many and what items does your home require to be rehabbed or repaired. It is important then to be as precise as you can when you detail these items in your application.

Help-a-House is designed to address items which affect the safety and accessibility of the occupants or that may affect the efficiency of the house. Good examples are: electrical and heating systems, modifications for handicap accessibility, roofs, plumbing leaks and windows. It is very important for you to know that HaH CANNOT and WILL NOT fix absolutely everything that's not working properly in your home. You are still responsible for upkeep and maintenance. If your property currently has major structural deficiencies or has several code violations, it is possible that Help-A-House will NOT be able to help at all.

Are there any restrictions or limitations that may affect my ability to apply?

It is important to know that not every Goshen resident may be eligible for the program. Here's a list with some of the most common situations indicating who may **not** be eligible.

- Properties on Land Contract, Rental Units and Duplexes DO NOT qualify
- Mobile Homes
- Manufactured Homes built before 1991
- Properties that are uninsured, behind on payment of property taxes or behind on mortgage payments
- Properties that have negative equity
- If the applicant is under Chapter 13 Bankruptcy permission from the Trustee or Court will be required. If the Trustee or Court do not provide authorization, Help-A-House will not proceed.
- If the applicant is currently on a Forbearance Agreement or other form of Foreclosure Mitigation, assistance from Help-A-House may be delayed until mortgage deficiency has been cured

I think I could qualify. How do I apply?

Fill out a Help-a-House Application and submit all the required documents listed next.

Remember: Help-a-House has great demand, and in most cases applicants must be included on a waiting list first. We invite you to submit your application as soon as you realize you need assistance, or give us a call! We'd be happy to schedule an appointment and answer all your questions and concerns.

LaCasa works in partnership with individuals and community partners to create opportunity for personal growth, family stability and neighborhood improvement.





Help-A-House Rehab

Do I qualify?

I own my home

I am current on my home mortgage payments

I am within the income limits*

I've lived in my home for at least 1 year

I live in the City of Goshen (incorporated area, connected to city water and/or sewer)



If you answer yes to all these statements, please fill out the intake & gather as many documents applicable to your situation. **Call our office at 533-4450 as soon as possible** to schedule an appointment.

List of Documents

you need to bring

Help-A-House Intake Form

- You must bring the Help-A-House Intake Form completed and signed by all owners of record.

Proof of Ownership

- Copy of your Warranty Deed (if you can't find it you can request a copy at the Recorder's Office.)

Proof of Income

- Complete Tax Returns including W2 forms for the last 2 years
- If you are self employed, don't forget to add all schedules of tax return.
- 4 paystubs (consecutive most recent of all house members holding a job)
- Recent Social Security Statements or Award Letter
- Pension Statement
- Child/Alimony Support info for the last 12 months
- TANF/ Food Stamps / Unemployment Benefits

Proof of Home Owner's Insurance

- Copy of Current Home Owner's Insurance. (Even if your lender takes care of paying it, please contact your insurance agent provider who will be able to provide a copy of the *Declaration Page*)

Proof of Bank / Investments Activity

- 3 most recent Bank Statements OR printout from bank (stamped and signed by Teller)
- 2 Most recent Quarterly Statements from your 401k or any other investment you have.

Proof of Mortgage

If you are paying a mortgage and/or home equity line of credit please submit:

- Most recent Mortgage Statement, showing your total monthly payment
- Most recent Home Equity Line of Credit Statement showing your total monthly payment

Please note that Help-A-House program IS NOT designed to tackle Emergency Repairs.

You must submit your intake and all the required documents before March 31, 2017 to be considered for funding.

All owners of record MUST sign the application.

Approval is subject to verification of income and availability of funds. **This is a competitive program, first come, first serve.**

Most Help-A-House projects begin in the month of May during our Community Day.

All Help-A-House projects are completed during the 6 months following approval if funded.

Part of the process requires a Credit Report check and Title Search. No liens other than a mortgage loan against the property are allowed.

If applicant has filed for Bankruptcy in the past 5 years, copy of Discharge Letter and all Schedules are required.

If applicant is under Chapter 13 Bankruptcy, approval from Court and/or Trustee will also need to be obtained.

If applicant is currently on a Forbearance Agreement or any other Foreclosure Mitigation Program assistance through Help-A-House may be delayed until mortgage deficiency has been cured and/or resolved.

Application through CDBG could be limited, postponed or even denied if applicant has previously received assistance from The City, whether from its forgivable or deferred program.